

Certificate Number: 15317-PAW-DE-031676093

Bankruptcy Case Number: 18-23635



15317-PAW-DE-031676093

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 26, 2018, at 1:34 o'clock PM PDT, Michael P Cecchetti completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 26, 2018 By: /s/Eric Reyes

Name: Eric Reyes

Title: Certified Counselor